

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

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| Inventor(s): | Patnode, et al. | Docket No.: | 49335.0400 |
| Serial No.: | 09/712,743 | Examiner: | Akintola, Olabode |
| Filed: | November 14, 2000 | Group Art Unit: | 3691 |
| Title: | SYSTEM AND METHOD FOR CREATING FINANCIAL ADVICE APPLICATIONS | Confirmation No.: | 9259 |

AMENDMENT AND REPLY

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated October 18, 2007, of which this Reply is filed within two months, and prior to examining the above-referenced application after the RCE, please consider the following remarks:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 13 of this paper.